

**STATE OF MINNESOTA  
DEPARTMENT OF COMMERCE**

Bulletin 2005-11  
Issued this 21st day of December 2005

**To: All Workers' Compensation Insurers Licensed in Minnesota**

**Re: Mandatory Use of the NAIC Property & Casualty Transmittal Document and Instructions Effective January 1, 2006**

This bulletin contains information regarding the proper transmittal forms to use when submitting a workers' compensation filing in Minnesota and instructions for their completion. This bulletin replaces the instructions that were issued via Minnesota Workers' Compensation Insurers Association (MWCIA) Circular Letter 03-1401 on March 13, 2003, which advised carriers that the department would begin accepting the NAIC Property & Casualty Transmittal Document.

**1. Property & Casualty Transmittal Document (PC TD-1)**

To further our goal of uniformity the Minnesota Department of Commerce requests that all insurance carriers use the National Association of Insurance Commissioners (NAIC) Property & Casualty Transmittal Document when submitting filings to the department effective January 1, 2006. Filings received after this date that do not include the NAIC Property & Casualty Transmittal Document may be returned to the filer for resubmission. Please use the current edition of the Transmittal Document posted on the NAIC website. There will be January 1, 2006 editions of the Transmittal Documents and Instructions that should be posted soon. The NAIC Property & Casualty Transmittal Document and Instructions can be located at [http://www.naic.org/industry\\_rates\\_forms\\_trans\\_docs.htm](http://www.naic.org/industry_rates_forms_trans_docs.htm).

When filling out the transmittal document please take note of the following:

- Item 4. Company Name, Domicile, NAIC #, and FEIN # - For group filings, please list all of the companies you are submitting the filing on behalf of on one transmittal document.
- Item 5 Company Tracking Number - The department strongly encourages companies to assign a unique tracking number to each filing. Use of such a number will assist the

department in distinguishing between multiple pending filings from one company or group.

- Item 7 Signature of Authorized Filer – Minnesota requires the signature of the authorized filer, and of course electronic signatures are acceptable on electronic filings.
- Item 9 Type of Insurance (TOI) – All workers' compensation filings should be coded as 16.0000.
- Item 10 Sub-Type of Insurance (Sub-TOI) – All filings should also contain a sub-TOI. See item 2. of this bulletin for further information as to the types of filings that fall under each sub-TOI. These additional codes are necessary as our new department database will require them.
- Item 11 State Specific Product codes - Minnesota does not have any State Specific Product codes at this time.
- Item 13 Filing Type – Please check only one box for filing type. For workers' compensation filings no filings should be classified as "Other".
- Item 14 Effective Date(s) Requested – Please always either provide a specific effective date or indicate that you want the filing effective "Upon Approval".
- Item 15 Reference Filing – Reference filings are generally not necessary in Minnesota. Carriers do not need to re-file materials that have already been filed on their behalf by MWCIA.
- Item 17 Reference Organization Number & Title – This field will only be used in those instances where an MWCIA Circular Letter specifically instructs carriers to make individual filings with the department. In these cases it would be appropriate to refer to the Circular Letter Number and Title.
- Item 19 Status of filing in domicile – This item is not required to be completed for workers' compensation filings.
- Item 20 This filing transmittal is part of Company Tracking # - This item should always be completed.
- Item 21 Filing Description – This box can be filled out in place of a separate cover letter.
- Item 22 Filing Fees – Depending on the method of payment being used, this field should always be completed as follows:

Check - When paying by check you should include both the check number and the total amount of filing fees being submitted. This is currently the only filing fee payment option available if you are submitting a paper filing.

Electronic Filers have two other available methods for submitting their filing fees.

EFT - When paying by Electronic Funds Transfer (EFT), please indicate EFT and the amount of filing fees that are owed.

MWCIA Filing Fee Advancement Program - When utilizing the MWCIA Filing Fee Advancement Program you should indicate the amount of filing fees that are owed and include the following statement:

(Name of Company) elects to participate in the MWCIA Filing Fee Advancement Program for this filing.

Name of Carrier Contact:

Phone Number of Carrier Contact:

Carrier Billing Address:

## 2. Form Filing Schedule (PC FFS-1)

- This form should be used instead of an index for workers' compensation form filings.
- Item 1 – This filing is part of Company Tracking # - This item should always be completed.
- Item 3 Previous State Filing Number - When the information is available this field should be completed.

## 3. Rate/Rule Filing Schedule (PC RRFS-1)

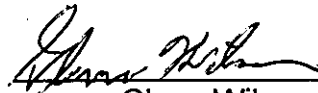
- Item 1. – This filing is a part of Company Tracking # - This item should always be completed.
- Item 6. Filing Method – In Minnesota all workers' compensation filings are handled on a "prior approval" basis.

## 4. Sub-Types of Insurance (Sub-TOI) for Workers' Compensation

The following is a listing of the Sub-TOIs that apply to workers' compensation, and how we feel the most common types of filings should be categorized. Obviously, there are certain types of filings that we have omitted from our listing, so if you have any questions, please contact the department.

- 16.0001 – Alternative Workers' Compensation – This sub-type would include rate, rule and form filings for large deductible programs, large risk filings (i.e. those submitted under Minn. Stat. §79.56, subd. 1(b)), and Self-Insured Replacement Policies.
- 16.0002 – Employers Liability – Stand alone employers liability policies that are intended to be marketed to insureds who self-insure for workers' compensation should be submitted as workers' compensation filings under this Sub-TOI. In order to provide this type of coverage a carrier must be licensed under Minn. Stat. §60A.06, subd. 1(13).
- 16.0003 - Excess Workers' Compensation Only rates, rules and forms for excess workers' compensation policies should be submitted under this Sub-TOI.
- 16.0004 – Standard Workers' Compensation – The following items should be filed under this Sub-TOI: adoption of annual MWCIA Ratemaking Report (rate schedules, Miscellaneous Values, Retrospective Rating pages), schedule rating plans, drug free workplace policy endorsements and credits, managed care policy endorsements and credits, collective bargaining policy endorsements and credits, safety group policy endorsements and credits, dividend plan endorsements and rating factors, small deductible plans, Information Pages, Participating Plan endorsements.

A copy of the Property & Casualty Transmittal Document (PC TD-1), Form Filing Schedule (PC FFS-1), and Rate/Rule Filing Schedule (PC RRFS-1) are attached for your information. If you have any questions, regarding the use of these forms, please contact Tammy Lohmann, Chief Workers' Compensation Analyst, at (651) 296-2327 or [tammy.lohmann@state.mn.us](mailto:tammy.lohmann@state.mn.us)

  
Glenn Wilson  
Commissioner of Commerce